

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

**Document:** EBSA-2010-0050-DRAFT-2008

Comment on FR Doc # 2015-14921

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## General Comment

I am a representative with Primerica Financial Services. I have assisted middle class and poor clients for 11 years. Primerica is a public traded company. The company has a very strict compliance division and My responsibility

has promoted integrity and the philosophy to do the "right thing" for the client. There are almost 100,000 representatives for the company and this would definitely have a negative impact on our servicing "the middle class", which doesn't really exist anymore.

Unfortunately, most of the "middle class customers" do not have hundreds and thousands of dollars to be helped by the large

Investment brokerages. Primerica has been able to help consumers learn how to get out of debt , save money and help get people start saving for their retirement with amounts as small as \$25.00 a month. This may not seem like a significant amount, but has made major differences in family lives. Primerica is the one company in business that brings families hope.